

Information to identify the case:

Debtor 1	Brittany A. Gaetano	Social Security number or ITIN	xxx-xx-0415
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-24895-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Brittany A. Gaetano
fka Brittany Paul, fka Brittany Perry

5/1/19

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Brittany A. Gaetano
 Debtor

Case No. 18-24895-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

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 Total Noticed: 29

Date Rcvd: May 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2019.

db
 14969482 Brittany A. Gaetano, 1319 Groveton St, Pittsburgh, PA 15234-2362
 Belden Jewelers/Sterling Jewelers, Inc, Attn: Bankruptcy, PO Box 1799,
 Akron, OH 44309-1799
 14969484 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
 (address filed with court: Columbia Gas of Pennsylvania, PO Box 742537,
 Cincinnati, OH 45274-2537)
 14969488 Creditech, Attn:Collections, PO Box 99, Bangor, PA 18013-0099
 14969492 Jordan Tax Service, Inc, Borough of Castle Shannon, PO Box 645134,
 Pittsburgh, PA 15264-5134
 14969498 Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412
 14969499 PennyMac, PO Box 514387, Los Angeles, CA 90051-4387

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 02 2019 03:36:14 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +E-mail/Text: kburkley@bernsteinlaw.com May 02 2019 03:37:31 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 14969483 EDI: CAPITALONE.COM May 02 2019 07:03:00 Capital One,
 Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
 14969485 EDI: WFNNB.COM May 02 2019 07:03:00 Comenity Bank, PO Box 182125,
 Columbus, OH 43218-2125
 14969486 EDI: WFNNB.COM May 02 2019 07:03:00 Comenity Bank/Victoria Secret, PO Box 18215,
 Columbus, OH 43218
 14969487 EDI: CCS.COM May 02 2019 07:03:00 Credit Collection Services, 725 Canton St,
 Norwood, MA 02062-2679
 14969489 EDI: NAVIENTFKASMDOE.COM May 02 2019 07:03:00 Dept of Ed/Navient, PO Box 9635,
 Wilkes Barre, PA 18773-9635
 14969490 E-mail/Text: kburkley@bernsteinlaw.com May 02 2019 03:37:31 Duquesne Light,
 Bernstein-Burkley P.C. Attn: Peter Ashcr, 707 Grant St Ste 2200,
 Pittsburgh, PA 15219-1945
 14969491 +E-mail/Text: bankruptcy@erieinsurance.com May 02 2019 03:37:40 Erie Insurance Exchange,
 100 Erie Ins Pl, Erie, PA 16530-0001
 14969493 +E-mail/Text: BKRMailOPS@weltman.com May 02 2019 03:35:41 Kay Jewelers, 375 Ghent Rd,
 Fairlawn, OH 44333-4600
 14969494 E-mail/Text: bncnotices@becket-lee.com May 02 2019 03:35:25 Kohls/Capital One,
 Kohls Credit, PO Box 3043, Milwaukee, WI 53201-3043
 14969495 EDI: NAVIENTFKASMSERV.COM May 02 2019 07:03:00 Navient, Attn: Claims Dept, PO Box 9500,
 Wilkes Barre, PA 18773-9500
 14969496 EDI: AGFINANCE.COM May 02 2019 07:03:00 OneMain, Attn: Bankruptcy, 601 NW 2nd St,
 Evansville, IN 47708-1013
 14969497 E-mail/Text: bankruptcynotices@psecu.com May 02 2019 03:37:23 P S E C U,
 Attention: Bankruptcy, PO Box 67013, Harrisburg, PA 17106-7013
 14969738 +EDI: PRA.COM May 02 2019 07:03:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14969500 EDI: AGFINANCE.COM May 02 2019 07:03:00 Springleaf Financial, PO Box 59,
 Evansville, IN 47701-0059
 14969501 EDI: RMSC.COM May 02 2019 07:03:00 Synchb/Toys 'R' US, PO Box 965064,
 Orlando, FL 32896-5064
 14969502 EDI: RMSC.COM May 02 2019 07:03:00 Synchrony Bank/Old Navy, Attn: Bankruptcy,
 PO Box 956060, Orlando, FL 32896-5060
 14969503 EDI: RMSC.COM May 02 2019 07:03:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
 PO Box 956060, Orlando, FL 32896-5060
 14969504 EDI: WTRRN BANK.COM May 02 2019 07:03:00 Target, C/O Financial & Retail Srvs Mailstopn BT,
 PO Box 9475, Minneapolis, MN 55440-9475
 14969505 +E-mail/Text: BankruptcyNotice@upmc.edu May 02 2019 03:37:25 UPMC Health Plan,
 Attn: UPMC for Kids U.S. Steel Tower, 600 Grant St, Pittsburgh, PA 15219-6609
 14969506 EDI: VERIZONCOMB.COM May 02 2019 07:03:00 Verizon, PO Box 15124, Albany, NY 12212-5124
 TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PENNYMAC LOAN SERVICES, LLC
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: admin
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Total Noticed: 29

Date Rcvd: May 01, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2019 at the address(es) listed below:

Aurelius P. Robleto on behalf of Debtor Brittany A. Gaetano apr@robletolaw.com,
rmk@robletolaw.com,ecf_admin@robletolaw.com,apr@ecf.courtdrive.com
James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com
Jeffrey J. Sikirica trusteesikirica@zoominternet.net, PA59@ecfcbis.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 5